

United States Bankruptcy Court  
Western District of Michigan

In re:  
Donal Frederick Good  
Debtor

Case No. 25-01486-swd  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0646-1  
Date Rcvd: May 27, 2025

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2025:**

Recip ID	Recipient Name and Address
db	+ Donal Frederick Good, 731 Tenth Street, Unit D, Plainwell, MI 49080-8520
9043641	+ Adventure Credit Union, 630 32nd Ave, Grand Rapids MI 49548-2306
9043647	+ Credit Burea, 27 South Huron, Ypsilanti MI 48197-3604
9043649	+ Edc/realpage/2 Js Ente, 32 Avenue Of The Americas, New York NY 10013-2473
9043650	Enterprise, PO Box 8442, Dallas TX 75284-2442
9043654	+ Meaghan Good, 133 Naman Ct, Wayland MI 49348-1326
9043659	+ Option 1 Credit Union, Option 1 Credit Union, 630 32nd Street Se, Attn: Bankruptcy, Grand Rapids MI 49548-2306
9043660	+ Pine Rest, PO Box 165, Grand Rapids MI 49501-0165
9043666	Tdres/cub Cadet, Td Rcs, Columbia SC 29202
9043668	University of Michigan Health, Dept 14211, Palatine IL 60055-4211
9043669	+ University of Michigan Hospita, and Health Center, PO Box 77000, Detroit MI 48277-2000
9043670	Wells Fargo, 6412 South Westnedge Avenue, Portage MI 49002-3541
9043672	+ Wfbna HI, Po Box 10335, Des Moines IA 50306-0335

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: stempflylaw@protonmail.com	May 27 2025 23:24:00	David Stempfly, David Stempfly, P.C., 314 N 120th Avenue, Suite 6, Holland, MI 49424
tr	+ Email/Text: lgchapter7@yahoo.com	May 27 2025 23:24:00	Lisa E. Gocha, PO Box 398, Hudsonville, MI 49426-0398
smg	EDI: IRS.COM	May 28 2025 03:23:00	Internal Revenue Service, Centralized Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
smg	+ Email/Text: Treas-CSB-BKY-Notices@michigan.gov	May 27 2025 23:24:00	MI DEPT OF TREASURY, COLLECTION DIVISION/BANKRUPTCY, PO BOX 30168, LANSING, MI 48909-7668
smg	+ Email/Text: bankruptcynoticeschr@sec.gov	May 27 2025 23:24:00	SECURITIES & EXCHANGE COMM, BANKRUPTCY SECTION, 175 W. JACKSON BLVD., SUITE 900, CHICAGO, IL 60604-2815
ust	+ Email/Text: ustregion09.gr.ecf@usdoj.gov	May 27 2025 23:24:00	Andy Vara, Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust	+ Email/Text: ustregion09.gr.ecf@usdoj.gov	May 27 2025 23:24:00	Dean E. Rietberg, Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust	+ Email/Text: matthew.w.cheney@usdoj.gov	May 27 2025 23:24:00	Matthew W. Cheney, Office of the US Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust	+ Email/Text: ustregion09.gr.ecf@usdoj.gov	May 27 2025 23:24:00	Michael V. Maggio, Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor, 125

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			Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865
ust	+ Email/Text: kenneth.g.lau@usdoj.gov	May 27 2025 23:24:00	Kenneth G Lau, DOJ-Ust, 125 Ottawa Avenue NW, Suite 200r, Grand Rapids, MI 49503
ust	Email/Text: elizabeth.k.patrick@usdoj.gov	May 27 2025 23:24:00	Elizabeth K. Patrick, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa Ave NW, Ste 200R, Grand Rapids, MI 49503
ust	+ Email/Text: ustpreregion09.gr.ecf@usdoj.gov	May 27 2025 23:24:00	United States Trustee, The Ledyard Building, 2nd Floor, 125 Ottawa Avenue NW, Suite 200R, Grand Rapids, MI 49503-2837
ust	+ Email/Text: ustpreregion09.gr.ecf@usdoj.gov	May 27 2025 23:24:00	United States Trustee, Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2837
9043640	Email/Text: Bankruptcy@absoluteresolutions.com	May 27 2025 23:24:00	Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr #350, Bloomington MN 55437
9043642	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 27 2025 23:39:13	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco CA 94108-2716
9043643	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	May 27 2025 23:24:00	Apple Card, Lockbox 6112, PO Box 7247, Philadelphia PA 19170-6112
9043644	+ EDI: JPMORGANCHASE	May 28 2025 03:23:00	Chase Bank, 800 Brooksedge Blvd, Westerville OH 43081-2822
9043645	Email/Text: plstdeceasedbankruptcydcms@corewellhealth.org	May 27 2025 23:24:00	Corewell Health, PO Box 2127, Grand Rapids MI 49501-2127
9043646	+ EDI: CITICORP	May 28 2025 03:23:00	Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls SD 57117-6500
9043648	+ EDI: DISCOVER	May 28 2025 03:23:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany OH 43054-3025
9043651	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	May 27 2025 23:24:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia PA 19176-0379
9043652	+ EDI: JPMORGANCHASE	May 28 2025 03:23:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe LA 71203-4774
9043653	Email/Text: bk@lmcu.org	May 27 2025 23:24:00	Lake Michigan Credit Union, Attn: Bankruptcy, Po Box 2848, Grand Rapids MI 49501
9043658	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	May 27 2025 23:24:00	NMAC, Attn: Bankruptcy, Po Box 660360, Dallas TX 75266-0360
9043656	+ EDI: NFCU.COM	May 28 2025 03:23:00	Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3302, Merrifield VA 22119-3302
9043655	EDI: NFCU.COM	May 28 2025 03:23:00	Navy Federal Credit Union, PO Box 3500, Merrifield VA 22119-3500
9043657	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 27 2025 23:24:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln NE 68501-2505
9043661	EDI: PRA.COM	May 28 2025 03:23:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk VA 23502
9043662	+ Email/Text: ssa.bankruptcy@ssa.gov	May 27 2025 23:24:00	Social Security Administration, Office of Regional Commissioner, 26 Federal Plaza Rm 40-120, New York NY 10278-4199
9043663	+ Email/Text: bncnotices@stengerlaw.com	May 27 2025 23:24:00	Stenger & Stenger PC, 2618 East Paris Ave SE, Grand Rapids MI 49546-2458
9043664	EDI: SYNC	May 28 2025 03:23:00	Synchrony Bank/Amazon, PO Box 960013, Orlando FL 32896-0013
9043665	+ EDI: SYNC	May 28 2025 03:23:00	Synchrony Bank/Nautilus CC, Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965065,

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9043667	^	MEBN		Orlando FL 32896-5065
			May 27 2025 23:22:08	Trinity Health Epic-PP, PO Box 933327, Cleveland OH 44193-0037
9043671	+	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 27 2025 23:39:42	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines IA 50328-0001

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2025 at the address(es) listed below:

Name	Email Address
David Stempffly	on behalf of Debtor Donal Frederick Good stempfflylaw@protonmail.com davidstempffly@hotmail.com;stempfflydr68698@notify.bestcase.com
Lisa E. Gocha	lgchapter7@yahoo.com lg@trustesolutions.com;lg@trustesolutions.net

TOTAL: 2

Official Form 309A (For Individuals or Joint Debtors) (12/15)

<b>Information to identify the case:</b>		
Debtor 1:	<b>Donal Frederick Good</b>	Social Security number or ITIN: xxx-xx-9744
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Western District of Michigan	Date case filed for chapter: 7 5/23/25
Case number:	25-01486-swd	

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov/>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Donal Frederick Good	
2. All other names used in the last 8 years		
3. Address	731 Tenth Street Unit D Plainwell, MI 49080	
4. Debtor's attorney Name and address	David Stempfily David Stempfily, P.C. 314 N 120th Avenue Suite 6 Holland, MI 49424	Contact phone 616-355-6673 Email: stempfilylaw@protonmail.com
5. Bankruptcy trustee Name and address	Lisa E. Gocha PO Box 398 Hudsonville, MI 49426	Contact phone (616) 797-4206

For more information, see page 2 >

Debtor **Donal Frederick Good**Case number **25-01486-swd**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov/">https://pacer.uscourts.gov/</a> .	Michelle M. Wilson, Clerk of the Bankruptcy Court One Division Ave., N. Room 200 Grand Rapids, MI 49503	Hours open: M–F, 8 AM – 4 PM  Contact phone (616)456–2693  Date: 5/27/25
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 16, 2025 at 03:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: <b>Zoom video meeting. Go to <a href="https://zoom.us/join">Zoom.us/join</a>, Enter Meeting ID 215 528 6016, and Passcode 8095943558, OR call 1 269 245 0516</b>  <b>For additional meeting information go to <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a>.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov/">https://pacer.uscourts.gov/</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
<b>13. Abandonments</b>	Trustees may abandon property in no asset estates without notice to creditors or other interested parties. Anyone wishing to receive notice of such abandonment must file a request with the Court.	